

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Emery B Gurbal  
Brittany R Gurbal  
fka Brittany R Kyler**  
Debtor(s)

Bankruptcy Case No.: 18-70827-JAD  
Related To Doc. No. 31  
Chapter: 13  
Docket No.: 32 - 31  
Concil. Conf.: October 15, 2020 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **September 8, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **September 21, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **October 15, 2020** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com).

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: July 23, 2020

cm: All Creditors and Parties In Interest

Jeffery A. Deller  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Emery B Gurbal  
 Brittany R Gurbal  
 Debtors

Case No. 18-70827-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: msch  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Jul 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2020.

db/jdb  
 14956546 +Emery B Gurbal, Brittany R Gurbal, 612 Fletcher Road, Clearfield, PA 16830-3421  
 14981842 +American Express, P.O. Box 981537, El Paso, TX 79998-1537  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 14956547 +Barclays Bank, P.O. Box 8803, Wilmington, DE 19899-8803  
 14956548 +Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6943  
 14956551 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724  
 14978281 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14956552 +Chna, 1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712  
 14988028 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 14956554 +Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 14991016 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 15136143 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 14956557 +First Premier Bank, Credit Card Department, P.O. Box 5519, Sioux Falls, SD 57117-5519  
 14956558 +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265  
 14956559 +I C System, Po Box 64378, Saint Paul, MN 55164-0378  
 14956560 +Joshua McNamara, Esquire, Hayt, Hayt & Landau, LLC, Two Industrial Way West,  
 Eatontown, NJ 07724-2279  
 14956563 +Macy's Visa, P.O. Box 183083, Columbus, OH 43218-3083  
 14983738 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 14956567 +Pheaa, Po Box 61047, Harrisburg, PA 17106-1047  
 14956575 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 14956576 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
 14982517 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 14956577 +Wells Fargo Card Services, MAC N8235-040, 7000 Vista Drive,  
 West Des Moines, IA 50266-9310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14972571 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 24 2020 03:57:58  
 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 14956549 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2020 03:57:08 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238  
 14971214 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2020 03:57:08  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14956550 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2020 03:57:32  
 Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
 14956555 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 24 2020 03:55:47  
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14991397 E-mail/Text: bnc-quantum@quantum3group.com Jul 24 2020 03:55:06  
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14985134 E-mail/Text: G06041@att.com Jul 24 2020 03:55:46 Directv, LLC,  
 by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 14956556 +E-mail/Text: mrdiscen@discover.com Jul 24 2020 03:54:46 Discover, P.O. Box 71084,  
 Charlotte, NC 28272-1084  
 14960869 E-mail/Text: mrdiscen@discover.com Jul 24 2020 03:54:46 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14956553 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 24 2020 03:57:06 Chase,  
 Cardmember Service, P.O. Box 15123, Wilmington, DE 19886  
 14956561 +E-mail/Text: bncnotices@becket-lee.com Jul 24 2020 03:54:49 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 14988222 E-mail/PDF: resurgentbknofifications@resurgent.com Jul 24 2020 03:57:38 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14956562 +E-mail/Text: bk@lendingclub.com Jul 24 2020 03:55:50 Lending Club,  
 71 Stevenson, Suite 300, San Francisco, CA 94105-2985  
 14978316 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 24 2020 03:55:24 MIDLAND FUNDING LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14956564 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 24 2020 03:55:24 Midland Funding,  
 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 14956565 +E-mail/Text: Bankruptcies@nragroup.com Jul 24 2020 03:56:02 National Recovery Agen,  
 2491 Paxton St, Harrisburg, PA 17111-1036  
 14986834 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 24 2020 03:57:36  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14958784 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 24 2020 03:57:58  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14956569 +E-mail/Text: bankruptcynotices@psecu.com Jul 24 2020 03:55:52 PSECU, P.O. Box 67013,  
 Harrisburg, PA 17106-7013  
 14956568 +E-mail/Text: steve@priorityfirstfcu.org Jul 24 2020 03:54:45  
 Priority First Federal Credit Union, 364 Midway Drive, DuBois, PA 15801-3864  
 14968541 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 24 2020 03:55:44 Quicken Loans Inc.,  
 635 Woodard Avenue, Detroit, MI 48226-3408

District/off: 0315-7

User: msch  
Form ID: 410

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Total Noticed: 50

Date Rcvd: Jul 23, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14956570	+E-mail/Text: bankruptcyteam@quickenloans.com Jul 24 2020 03:55:44	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906
14956571	+E-mail/PDF: gecsedirecoverycorp.com Jul 24 2020 03:57:50	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
14956572	+E-mail/PDF: gecsedirecoverycorp.com Jul 24 2020 03:57:25	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14956573	+E-mail/PDF: gecsedirecoverycorp.com Jul 24 2020 03:57:25	Synchrony Bank/Sam's Club, P.O. Box 965005, Orlando, FL 32896-5005
14956574	+E-mail/PDF: gecsedirecoverycorp.com Jul 24 2020 03:57:25	Synchrony Bank/Walmart, P.O. Box 960024, Orlando, FL 32896-0024
14991086	+E-mail/Text: bncmail@w-legal.com Jul 24 2020 03:55:34	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
		TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Quicken Loans Inc.
cr*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14988420*	+Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14956566	##+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 1, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2020 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	Quicken Loans Inc. bkgroup@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor	Brittany R Gurbal thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor	Emery B Gurbal thedebterasers@aol.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 5